



United States Department of the Interior

BUREAU OF LAND MANAGEMENT

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To: All Employees

From: Deputy State Director, Support Services

Subject: Long Term Care Insurance Open Season - July 1, 2002 to December 31, 2002

The Long Term Care Partners (MetLife and John Hancock) have developed an Open Season announcement brochure which will be distributed to all federal employees shortly. The Human Resources office has been distributing open season material, i.e., posters and leaflets as they have been received and will continue to do so throughout the open season. Specific materials like the **Open Season Information Kit** and **application** will be provided by the Long Term Care (LTC) Partners on request only.

LTC Partners will be staggering the delivery of Open Season announcements by geographic areas to help control the volume of requests for the Open Season Kit. The announcement will ask interested recipients to request an Open Season Kit within 10 days of receiving the announcement, by:

- returning a postage-paid card (applicable to the brochure form of the announcement only), or
- calling the toll-free number 1-800-LTC-FEDS (1-800-582-3337)(TDD for the hearing impaired: 1-800-843-3557), or
- visiting the website (www.ltcfeds.com)

Once you receive your Open Season Kit, you will be asked to return a completed application form within 60 days of receiving the Kit. This is being done to allow LTC Partners to balance the tremendous workload that will result from this new program. While it is true that eligible individuals can submit applications anytime during open season, LTC Partners strongly encourage people to apply during their designated 60-day "window".

No one will receive a Kit automatically - anyone who wishes to have a Kit must request one by one of the three methods discussed above. Personal requests will allow LTC to provide personalized rates based on the requestor's age.

During this open season, applicants can apply for the Program using the abbreviated underwriting application that asks fewer health-related questions. After the open season, applicants will be subject to full underwriting. This will require answering more health-related questions, be subject to a review of your medical records and/or an interview with a nurse.

Underwriting is the process of reviewing medical and health-related information furnished in an insurance application process to determine if the applicant presents an acceptable level of risk and is insurable. It is important to remember that not all applicants will be approved for coverage under the FLTCP.

Another advantage to apply during open season is that all applicants will have premiums based on their age on July 1, 2002, no matter when during the open season they apply.

To help you better understand the Federal Long Term Care Program, **educational meetings** will be held in most major U.S. cities. The schedule of these meetings are available at www.ltcfeds.com. This schedule will be updated frequently. LTC Partners are requesting that employees register in advance of attending a meeting. This can be done on the web site or by calling 1-800-LTC-FEDS (1-800-582-3337) (TDD 1-800-843-3557).

For those employees who will not have a meeting held in the city where they reside, educational video tapes will be available for viewing in the near future. Stay tuned for more information.

This program may or may not be for you, only you can make this decision. If you have any questions about this program, you should contact Long Term Care Partners at info@lhcpartners.com, or call 1-800-LTC-FEDS (1-800-582-3337) (TDD 1-800-843-3557).

Their hours are from 8:00am to 12 midnight, 7 days a week, Eastern time. The voice response system is available 24 hours, 7 days a week. **Be informed before you make a decision!**

Signed
Karen Barnette

Authenticated by:
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Records Management